

**Before the State of South Carolina
Department of Insurance**

In the Matter of:

SCDOI File Number 2003-118996

Rodrick N. Muhammad
118 Meredith Square
Columbia, South Carolina 29223

**Consent Order
Imposing Administrative Penalty**

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Rodrick Muhammad, an insurance producer licensed to transact business in the State of South Carolina.

Upon review of this matter, I hereby find as fact, that Rodrick Muhammad did distribute multiple fliers offering free vacations for the purchase of insurance product. Mr. Muhammad acknowledges this and contends this failure resulted from inadvertence and oversight and not from any intent to avoid the requirements of the law. Nevertheless, these actions can ultimately lead to the revocation of his license to transact the business of insurance as an agent in South Carolina, following a public hearing at the Administrative Law Judge Division, pursuant to S.C. Code Ann. § 38-43-130 (Supp. 2002).

Prior to the initiation of any administrative proceedings by the Department against Rodrick Muhammad, the parties agreed to submit the entire matter to me, along with their specific recommendation, for my summary decision, rather than to proceed toward a formal public hearing. The consensual recommendation was that, in lieu of the Department seeking to revoke Mr. Muhammad's certificate of authority, it would waive its right to a public hearing and immediately pay an administrative fine in the total amount of \$500.

After a thorough review of the record, carefully considering the recommendation of the parties, and pursuant to my findings of fact, I hereby conclude as a matter of law, that Rodrick N. Muhammad has violated § 38-43-130 (Supp. 2002). Although I can now revoke the insurer's certificate of authority, I hereby invoke the discretionary authority provided to me by the General Assembly within S.C. Code Ann. § 38-2-10 (2) (Supp. 2002) and impose against Rodrick Muhammad an administrative fine in the total amount of \$500. That fine must be paid within ten days of the date of my signature upon this Consent Order. If that total fine amount is not timely paid, the insurer's certificate of authority will be revoked without any further disciplinary proceedings.

This administrative penalty has been reached by the parties as a result of negotiation and compromise, and it is made in light of the fact that no monies were involved or lost in the transaction which originated the complaint. It is also made in consideration of Mr. Muhammad's

and his supervisor Harris Lambert's assurance that he will fully comply with the Insurance Laws of South Carolina in the future.

This penalty includes all expenses related to investigation of this matter as provided in § 38-13-70 of the South Carolina Code. The parties expressly agree and understand payment of the agreed-upon penalty constitutes full accord and satisfaction of this matter. By his signature upon this consent order, Rodrick N. Muhammad acknowledges this administrative order as a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2002).

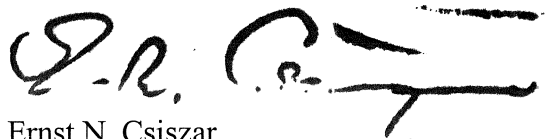
Nothing contained within this administrative order should be construed to limit, or to deprive any person of any private right of action under the law. Nothing contained within this administrative order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110 (4) (Supp. 2002) of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered that Rodrick Muhammad shall, within ten days of the date of my signature on this consent order, pay through the South Carolina Department of Insurance an administrative fine in the total amount of \$500.

It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states.

This consent order becomes effective as of the date of my signature below.

December 2
~~September 30~~, 2003
Columbia, South Carolina


Ernst N. Csiszar
Director

I CONSENT:

Rodrick Muhammad
Signature

Rodrick Muhammad
Printed Name

Insurance Producer
Title

Rodrick N. Muhammad
118 Meredith Square
Columbia, South Carolina 29223.

Dated this 30 day of September 2003.